

What is Claimed is:

1. A system for providing a user with a higher risk score indicating the likelihood that a business under inquiry by the user may be involved in questionable activity comprising:

means for evaluating how closely the profile of the business under inquiry matches those of businesses already confirmed as higher risk wherein a neural network model is capable of capturing the way multiple data elements inter-relate and thereby of recognizing patterns indicative of questionable activity, and means for transmitting a report of such risk to the user.

2. A system, as defined in Claim 1, further comprising variables selected from the group of data elements:

- (a) History Indicator
- (b) Suits, Liens, Judgments
- (c) UCC Filing Indicator
- (d) SIC
- (e) Name
- (f) Company Age
- (g) MSA
- (h) Mail Drop
- (i) Ownership of Facility
- (j) Number of Employees
- (k) Satisfactory Payment Experience
- (l) Inquiry Spike

3. A system, as defined in Claim 1, further comprising a network and, connected to the network, a programmed computer, a user interface, a means for gathering data elements concerning a plurality of businesses, a database having a record of the businesses appended with their respective data elements in the form of variables, or data elements, wherein the neural

data elements, assigns weights to the elements to produce a weighted sum wherein higher weighted sums meaning a higher high risk score.

4. A system, as defined in Claim 3, providing means for feeding the data elements into the neural network model.

5. A system, as defined in Claim 4, including means for identifying the patterns of questionable activity.

6. A system, as defined in Claim 5, including means for assigning weights to the data elements to produce a weighted sum.

7. A system, as defined in Claim 6, providing means for calculating a weighted sum.

8. A system as defined in Claim 1, wherein the evaluated business is given different scores based on how closely its patterns match those of confirmed risk businesses.

9. A method for providing a user with a higher risk score indicating the likelihood that a business under inquiry by the user is involved in questionable activity comprising steps of:

evaluating how closely the profile of the business under inquiry matches those of businesses already confirmed as higher risk wherein a neural network model is capable of capturing the way multiple data elements inter-relate and thereby of recognizing patterns indicative of questionable activity;

transmitting a report of the degree of risk to the user.

10. A method, as defined in Claim 9, further comprising variables selected from the group of data elements:

- (a) History Indicator
- (b) Suits, Liens, Judgments

- (c) UCC Filing Indicator
- (d) SIC
- (e) Name
- (f) Company Age
- (g) MSA
- (h) Mail Drop
- (i) Ownership of Facility
- (j) Number of Employees
- (k) Satisfactory Payment Experience
- (l) Inquiry Spike

11. A method, as defined in Claim 10, providing steps for feeding the data elements into the neural network model.

12. A method, as defined in Claim 11, including steps for identifying the patterns of questionable activity.

13. A method, as defined in Claim 12, including steps for assigning weights to the data elements to produce a weighted sum.

14. A method, as defined in Claim 13, providing steps for calculating a weighted sum, on which the higher risk score is based